HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Windsor CMA

Date Released: Fourth Quarter 2015

Housing market intelligence you can count on

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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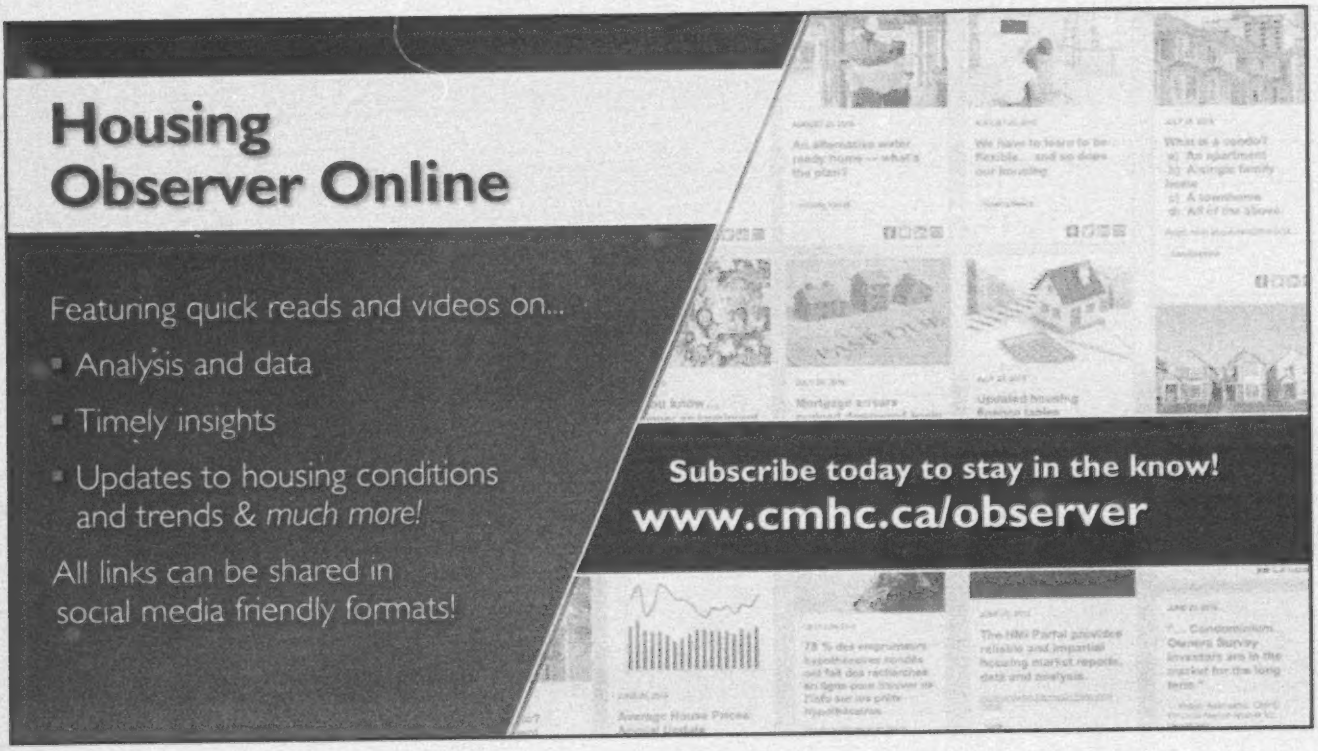
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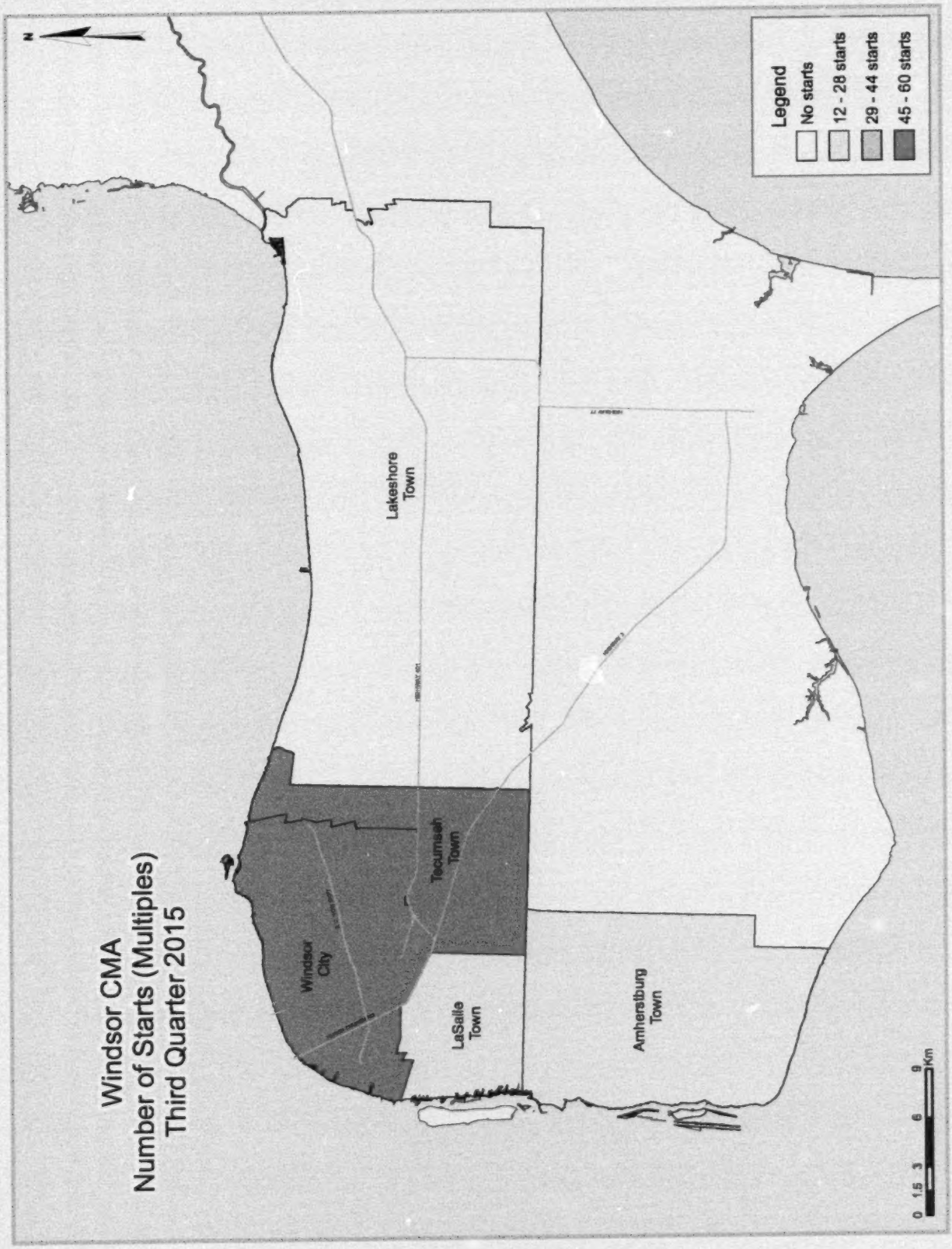
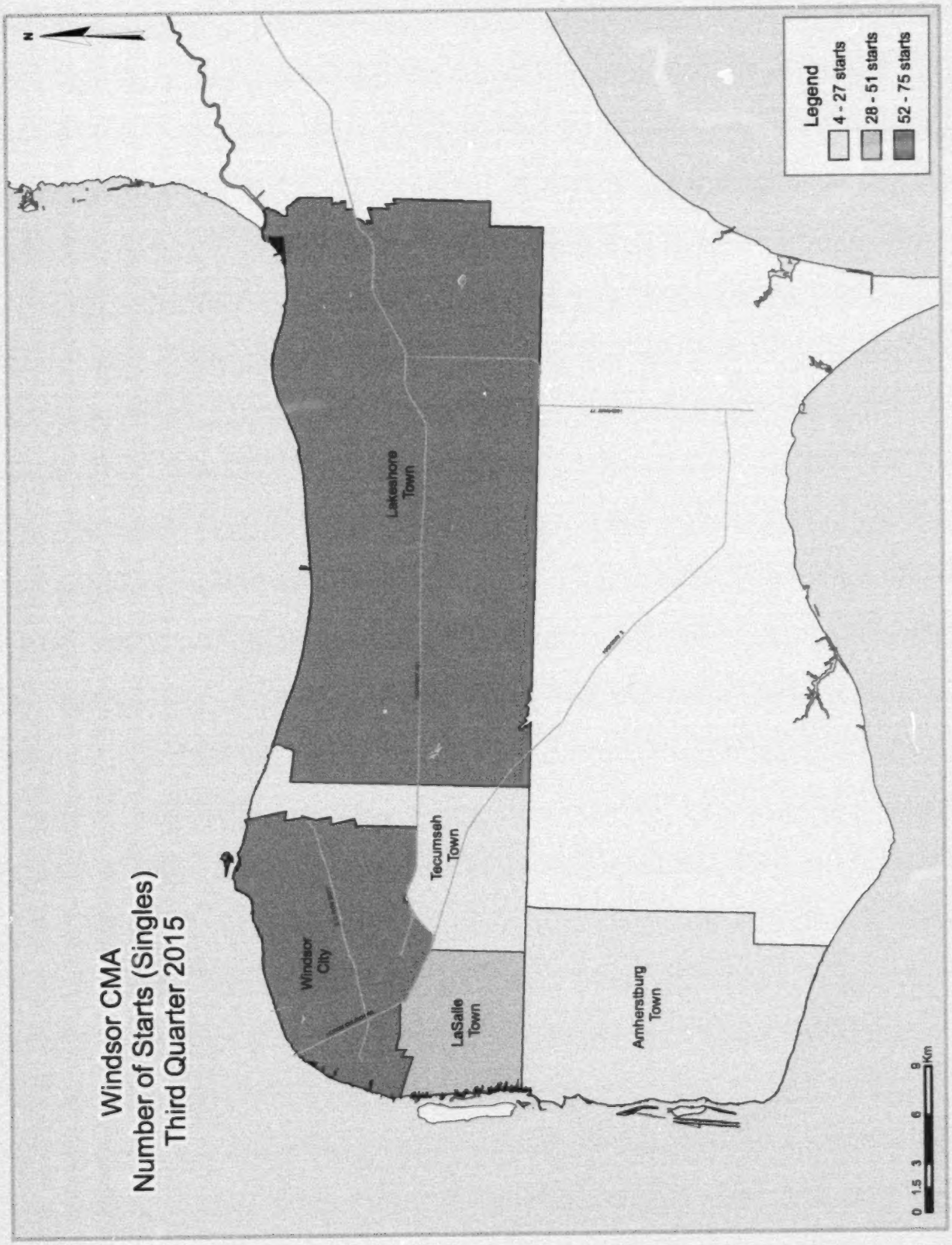
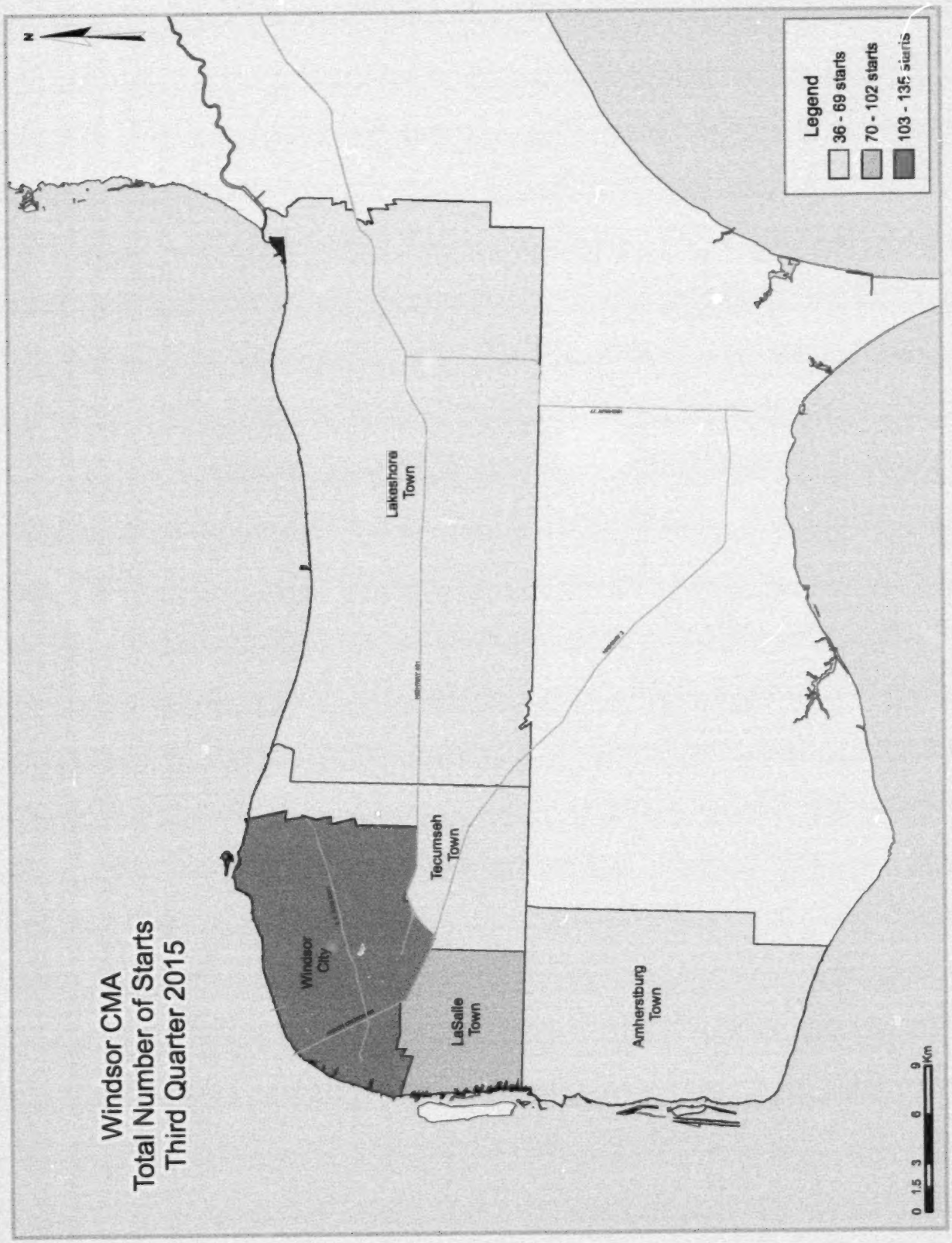
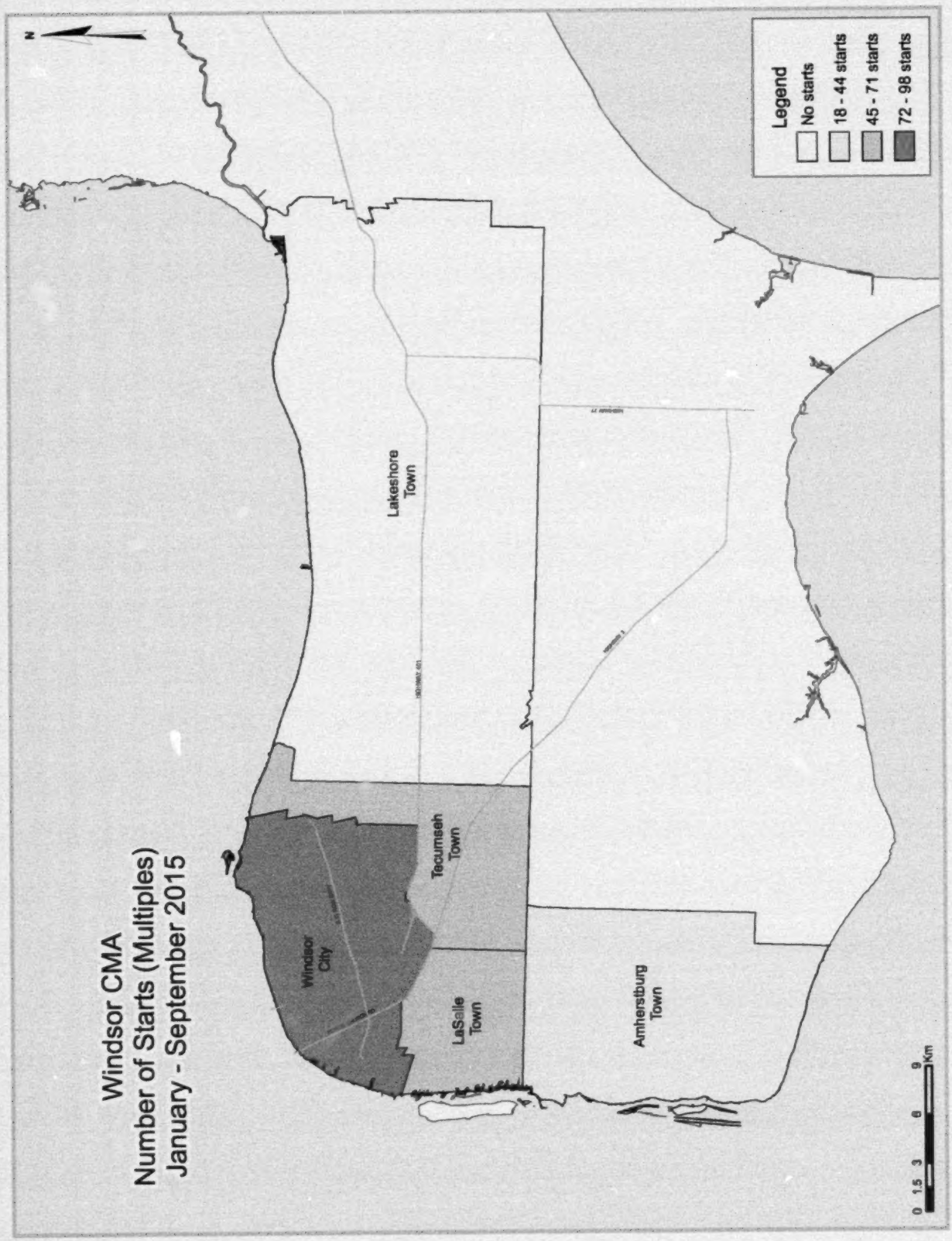
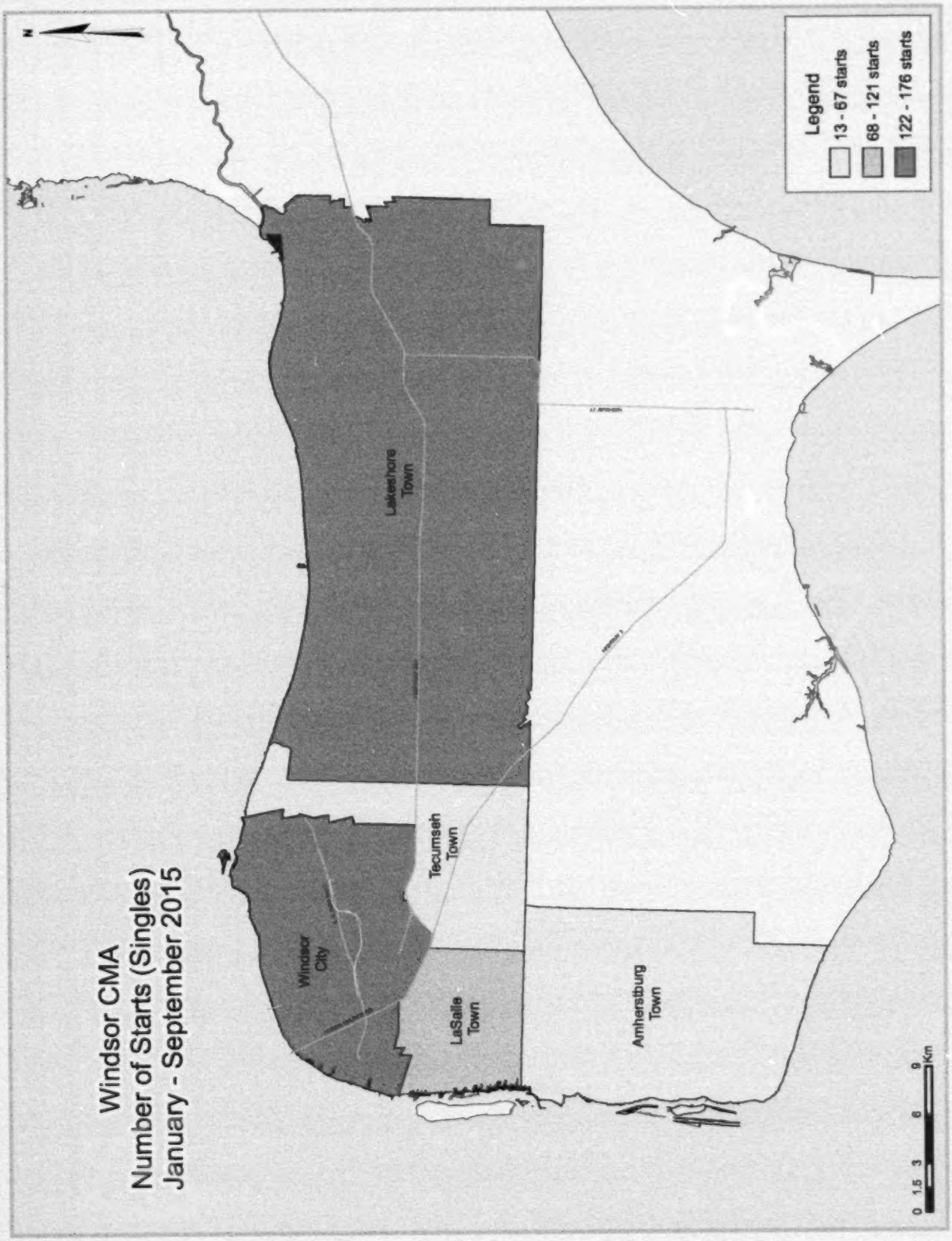
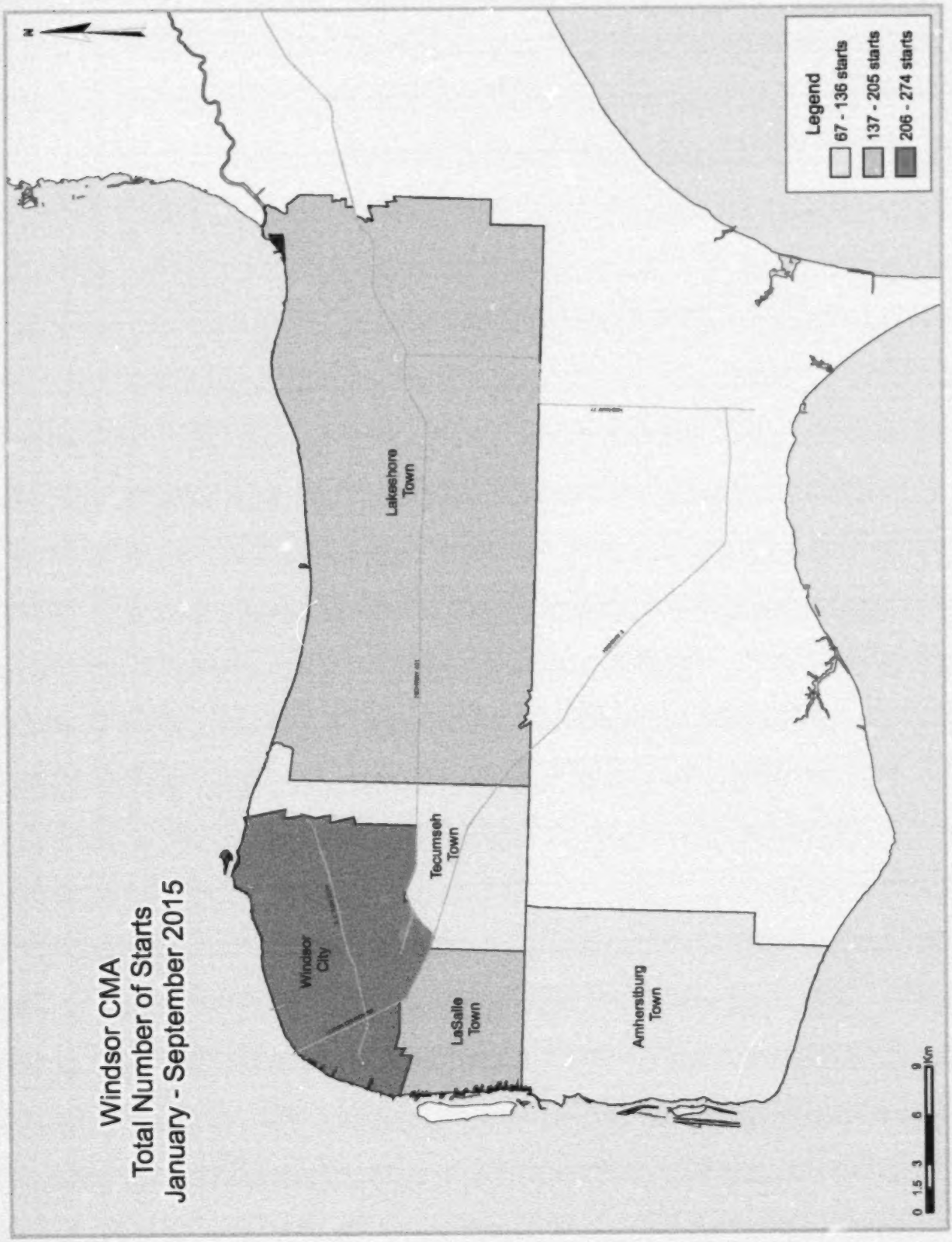

Windsor CMA
Number of Starts (Multiples)
Third Quarter 2015
N
Legend
No starts
12 - 28 starts
29 - 44 starts
45 - 60 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Number of Starts (Singles)
Third Quarter 2015
N
Legend
4 - 27 starts
28 - 51 starts
52 - 75 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Total Number of Starts
Third Quarter 2015
N
Legend
36 - 69 starts
70 - 102 starts
103 - 135 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Number of Starts (Multiples)
January - September 2015
N
Legend
No starts
18 - 44 starts
45 - 71 starts
72 - 98 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Number of Starts (Singles)
January - September 2015
Legend
13 - 67 starts
68 - 121 starts
122 - 176 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Total Number of Starts
January - September 2015
N
Legend
67 - 136 starts
137 - 205 starts
206 - 274 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Third Quarter 2015								
Windsor CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2013	2014	July 2015	Aug. 2015	Sept. 2015	July 2015	Aug. 2015	Sept. 2015
Single-Detached	535	566	713	690	659	562	649	720
Multiples	173	240	276	1,116	456	170	348	412
Total	708	806	989	1,806	1,115	732	997	1,132
	Quarterly SAAR		Actual			YTD		
	2015 Q2	2015 Q3	2014 Q3	2015 Q3	% change	2014 Q3	2015 Q3	% change
Single-Detached	749	695	200	219	9.5%	419	491	17.2%
Multiples	209	572	88	154	75.0%	171	224	31.0%
Total	958	1,267	288	373	29.5%	590	715	21.2%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Windsor CMA Third Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2015	219	50	36	0	3	59	0	6	373
Q3 2014	200	30	34	0	24	0	0	0	288
% Change	9.5	66.7	5.9	n/a	-87.5	n/a	n/a	n/a	29.5
Year-to-date 2015	491	74	76	0	3	65	0	6	715
Year-to-date 2014	419	66	62	0	28	0	6	9	590
% Change	17.2	12.1	22.6	n/a	-89.3	n/a	-100.0	-33.3	21.2
UNDER CONSTRUCTION									
Q3 2015	367	80	94	0	13	59	0	36	649
Q3 2014	321	50	77	0	48	0	6	5	507
% Change	14.3	60.0	22.1	n/a	-72.9	n/a	-100.0	**	28.0
COMPLETIONS									
Q3 2015	169	14	13	0	14	0	0	0	210
Q3 2014	147	14	19	0	11	0	1	8	200
% Change	15.0	0.0	-31.6	n/a	27.3	n/a	-100.0	-100.0	5.0
Year-to-date 2015	400	36	64	0	33	0	0	0	533
Year-to-date 2014	351	50	31	0	35	0	3	12	482
% Change	14.0	-28.0	106.5	n/a	-5.7	n/a	-100.0	-100.0	10.6
COMPLETED & NOT ABSORBED									
Q3 2015	145	20	3	0	2	0	n/a	n/a	170
Q3 2014	149	17	9	0	4	0	n/a	n/a	179
% Change	-2.7	17.6	-66.7	n/a	-50.0	n/a	n/a	n/a	-5.0
ABSORBED									
Q3 2015	112	17	13	0	14	0	n/a	n/a	156
Q3 2014	199	20	13	0	12	0	n/a	n/a	244
% Change	-43.7	-15.0	0.0	n/a	16.7	n/a	n/a	n/a	-36.1
Year-to-date 2015	392	37	65	0	35	0	n/a	n/a	529
Year-to-date 2014	357	55	33	0	48	0	n/a	n/a	493
% Change	9.8	-32.7	97.0	n/a	-27.1	n/a	n/a	n/a	7.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Windsor City									
Q3 2015	75	24	30	0	0	0	0	6	135
Q3 2014	75	24	15	0	24	0	0	0	138
LaSalle Town									
Q3 2015	48	14	6	0	3	0	0	0	71
Q3 2014	36	4	15	0	0	0	0	0	55
Lakeshore Town									
Q3 2015	68	0	0	0	0	0	0	0	68
Q3 2014	63	0	0	0	0	0	0	0	63
Amherstburg Town									
Q3 2015	24	12	0	0	0	0	0	0	36
Q3 2014	20	2	4	0	0	0	0	0	26
Tecumseh Town									
Q3 2015	4	0	0	0	0	59	0	0	63
Q3 2014	6	0	0	0	0	0	0	0	6
Windsor CMA									
Q3 2015	219	50	36	0	3	59	0	6	373
Q3 2014	200	30	34	0	24	0	0	0	288
UNDER CONSTRUCTION									
Windsor City									
Q3 2015	115	32	70	0	10	0	0	12	239
Q3 2014	104	32	45	0	44	0	6	5	236
LaSalle Town									
Q3 2015	91	28	24	0	3	0	0	24	170
Q3 2014	68	10	21	0	0	0	0	0	99
Lakeshore Town									
Q3 2015	112	0	0	0	0	0	0	0	112
Q3 2014	108	2	0	0	4	0	0	0	114
Amherstburg Town									
Q3 2015	41	20	0	0	0	0	0	0	61
Q3 2014	28	6	11	0	0	0	0	0	45
Tecumseh Town									
Q3 2015	8	0	0	0	0	59	0	0	67
Q3 2014	13	0	0	0	0	0	0	0	13
Windsor CMA									
Q3 2015	367	80	94	0	13	59	0	36	649
Q3 2014	321	50	77	0	48	0	6	5	507

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Windsor City									
Q3 2015	72	6	4	0	14	0	0	0	96
Q3 2014	48	8	4	0	7	0	1	8	76
LaSalle Town									
Q3 2015	37	2	9	0	0	0	0	0	48
Q3 2014	33	6	9	0	0	0	0	0	48
Lakeshore Town									
Q3 2015	45	0	0	0	0	0	0	0	45
Q3 2014	47	0	0	0	4	0	0	0	51
Amherstburg Town									
Q3 2015	9	6	0	0	0	0	0	0	15
Q3 2014	13	0	6	0	0	0	0	0	19
Tecumseh Town									
Q3 2015	6	0	0	0	0	0	0	0	6
Q3 2014	6	0	0	0	0	0	0	0	6
Windsor CMA									
Q3 2015	169	14	13	0	14	0	0	0	210
Q3 2014	147	14	19	0	11	0	1	8	200
COMPLETED & NOT ABSORBED									
Windsor City									
Q3 2015	51	8	0	0	0	0	n/a	n/a	59
Q3 2014	44	5	5	0	1	0	n/a	n/a	55
LaSalle Town									
Q3 2015	44	6	0	0	2	0	n/a	n/a	52
Q3 2014	53	7	3	0	2	0	n/a	n/a	65
Lakeshore Town									
Q3 2015	37	0	0	0	0	0	n/a	n/a	37
Q3 2014	31	0	0	0	1	0	n/a	n/a	32
Amherstburg Town									
Q3 2015	10	6	3	0	0	0	n/a	n/a	19
Q3 2014	14	5	1	0	0	0	n/a	n/a	20
Tecumseh Town									
Q3 2015	3	0	0	0	0	0	n/a	n/a	3
Q3 2014	7	0	0	0	0	0	n/a	n/a	7
Windsor CMA									
Q3 2015	145	20	3	0	2	0	n/a	n/a	170
Q3 2014	149	17	9	0	4	0	n/a	n/a	179

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Windsor City									
Q3 2015	37	13	4	0	14	0	n/a	n/a	68
Q3 2014	67	12	2	0	7	0	n/a	n/a	88
LaSalle Town									
Q3 2015	21	0	9	0	0	0	n/a	n/a	30
Q3 2014	36	8	6	0	1	0	n/a	n/a	51
Lakeshore Town									
Q3 2015	43	0	0	0	0	0	n/a	n/a	43
Q3 2014	69	0	0	0	4	0	n/a	n/a	73
Amherstburg Town									
Q3 2015	6	4	0	0	0	0	n/a	n/a	10
Q3 2014	16	0	5	0	0	0	n/a	n/a	21
Tecumseh Town									
Q3 2015	5	0	0	0	0	0	n/a	n/a	5
Q3 2014	11	0	0	0	0	0	n/a	n/a	11
Windsor CMA									
Q3 2015	112	17	13	0	14	0	n/a	n/a	156
Q3 2014	199	20	13	0	12	0	n/a	n/a	244

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Windsor CMA 2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	566	84	86	0	31	24	6	9	806
% Change	5.8	90.9	45.8	n/a	-50.0	n/a	n/a	12.5	13.8
2013	535	44	59	0	62	0	0	8	708
% Change	0.4	-21.4	103.4	-100.0	-31.1	n/a	-100.0	100.0	-1.3
2012	533	56	29	2	90	0	3	4	717
% Change	15.1	75.0	-48.2	-33.3	-3.2	n/a	-95.3	-50.0	-0.3
2011	463	32	56	3	93	0	64	8	719
% Change	0.7	33.3	166.7	n/a	47.6	n/a	**	-80.0	16.5
2010	460	24	21	0	63	0	9	40	617
% Change	51.8	71.4	-25.0	n/a	50.0	n/a	n/a	**	57.8
2009	303	14	28	0	42	0	0	4	391
% Change	-7.3	-22.2	21.7	-100.0	-38.2	n/a	n/a	-75.0	-13.7
2008	327	18	23	1	68	0	0	16	453
% Change	-21.4	-62.5	9.5	0.0	9.7	-100.0	n/a	-20.0	-26.2
2007	416	48	21	1	62	46	0	20	614
% Change	-39.9	-4.0	-77.7	n/a	n/a	-77.1	-100.0	**	-41.2
2006	692	50	94	0	0	201	4	4	1,045
% Change	-37.7	-47.9	-43.4	n/a	n/a	171.6	-75.0	-88.2	-30.1
2005	1,110	96	166	0	0	74	16	34	1,496

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Windsor City	75	75	24	24	30	39	6	0	135	138	-2.2
LaSalle Town	48	36	14	4	9	15	0	0	71	55	29.1
Lakeshore Town	68	63	0	0	0	0	0	0	68	63	7.9
Amherstburg Town	24	20	12	2	0	4	0	0	36	26	38.5
Tecumseh Town	4	6	0	0	0	0	59	0	63	6	**
Windsor CMA	219	200	50	30	39	58	65	0	373	288	29.5

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Windsor City	176	148	28	42	58	61	12	9	274	260	5.4
LaSalle Town	110	83	28	16	21	24	0	0	159	123	29.3
Lakeshore Town	143	134	0	2	0	0	0	0	143	136	5.1
Amherstburg Town	49	34	18	6	0	11	0	0	67	51	31.4
Tecumseh Town	13	20	0	0	0	0	59	0	72	20	**
Windsor CMA	491	419	74	66	79	96	71	9	715	590	21.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Windsor City	30	39	0	0	0	0	6	0
LaSalle Town	9	15	0	0	0	0	0	0
Lakeshore Town	0	0	0	0	0	0	0	0
Amherstburg Town	0	4	0	0	0	0	0	0
Tecumseh Town	0	0	0	0	59	0	0	0
Windsor CMA	39	58	0	0	59	0	6	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	58	55	0	6	6	0	6	9
LaSalle Town	21	24	0	0	0	0	0	0
Lakeshore Town	0	0	0	0	0	0	0	0
Amherstburg Town	0	11	0	0	0	0	0	0
Tecumseh Town	0	0	0	0	59	0	0	0
Windsor CMA	79	90	0	6	65	0	6	9

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Windsor City	129	114	0	24	6	0	135	138
LaSalle Town	68	55	3	0	0	0	71	55
Lakeshore Town	68	63	0	0	0	0	68	63
Amherstburg Town	36	26	0	0	0	0	36	26
Tecumseh Town	4	6	59	0	0	0	63	6
Windsor CMA	305	264	62	24	6	0	373	288

Table 2.5: Starts by Submarket and by Intended Market
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	262	217	6	28	6	15	274	260
LaSalle Town	156	123	3	0	0	0	159	123
Lakeshore Town	143	136	0	0	0	0	143	136
Amherstburg Town	67	51	0	0	0	0	67	51
Tecumseh Town	13	20	59	0	0	0	72	20
Windsor CMA	641	547	68	28	6	15	715	590

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Windsor City	72	49	6	8	18	11	0	8	96	76	26.3
LaSalle Town	37	33	2	6	9	9	0	0	48	48	0.0
Lakeshore Town	45	47	0	0	0	4	0	0	45	51	-11.8
Amherstburg Town	9	13	6	0	0	6	0	0	15	19	-21.1
Tecumseh Town	6	6	0	0	0	0	0	0	6	6	0.0
Windsor CMA	169	148	14	14	27	30	0	8	210	200	5.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Windsor City	140	135	18	34	67	47	0	12	225	228	-1.3
LaSalle Town	94	71	6	16	23	9	0	0	123	96	28.1
Lakeshore Town	120	102	0	2	0	4	0	0	120	108	11.1
Amherstburg Town	33	30	12	0	7	6	0	0	52	36	44.4
Tecumseh Town	13	14	0	0	0	0	0	0	13	14	-7.1
Windsor CMA	400	352	36	52	97	66	0	12	533	482	10.6

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Windsor City	18	11	0	0	0	0	0	8
LaSalle Town	9	9	0	0	0	0	0	0
Lakeshore Town	0	4	0	0	0	0	0	0
Amherstburg Town	0	6	0	0	0	0	0	0
Tecumseh Town	0	0	0	0	0	0	0	0
Windsor CMA	27	30	0	0	0	0	0	8

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	67	47	0	0	0	0	0	12
LaSalle Town	23	9	0	0	0	0	0	0
Lakeshore Town	0	4	0	0	0	0	0	0
Amherstburg Town	7	6	0	0	0	0	0	0
Tecumseh Town	0	0	0	0	0	0	0	0
Windsor CMA	97	66	0	0	0	0	0	12

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Windsor City	82	60	14	7	0	9	96	76
LaSalle Town	48	48	0	0	0	0	48	48
Lakeshore Town	45	47	0	4	0	0	45	51
Amherstburg Town	15	19	0	0	0	0	15	19
Tecumseh Town	6	6	0	0	0	0	6	6
Windsor CMA	196	180	14	11	0	9	210	200

Table 3.5: Completions by Submarket and by Intended Market
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	195	182	30	31	0	15	225	228
LaSalle Town	120	96	3	0	0	0	123	96
Lakeshore Town	120	104	0	4	0	0	120	108
Amherstburg Town	52	36	0	0	0	0	52	36
Tecumseh Town	13	14	0	0	0	0	13	14
Windsor CMA	500	432	33	35	0	15	533	482

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Windsor City													
Q3 2015	3	8.8	8	23.5	5	14.7	11	32.4	7	20.6	34	347,500	406,811
Q3 2014	15	22.4	25	37.3	8	11.9	11	16.4	8	11.9	67	285,000	320,735
Year-to-date 2015	14	10.7	36	27.5	15	11.5	41	31.3	25	19.1	131	357,500	386,335
Year-to-date 2014	43	31.4	45	32.8	18	13.1	21	15.3	10	7.3	137	275,000	306,202
LaSalle Town													
Q3 2015	0	0.0	3	15.8	1	5.3	7	36.8	8	42.1	19	-	525,191
Q3 2014	0	0.0	3	8.6	6	17.1	16	45.7	10	28.6	35	430,000	423,987
Year-to-date 2015	1	1.3	13	16.3	5	6.3	30	37.5	31	38.8	80	395,000	459,049
Year-to-date 2014	0	0.0	5	8.3	8	13.3	29	48.3	18	30.0	60	430,000	437,927
Lakeshore Town													
Q3 2015	1	3.3	4	13.3	6	20.0	12	40.0	7	23.3	30	405,000	418,960
Q3 2014	5	7.2	7	10.1	18	26.1	28	40.6	11	15.9	69	362,500	376,187
Year-to-date 2015	7	8.2	14	16.5	14	16.5	29	34.1	21	24.7	85	405,000	422,133
Year-to-date 2014	6	5.4	18	16.1	26	23.2	47	42.0	15	13.4	112	367,500	367,624
Amherstburg Town													
Q3 2015	0	0.0	2	50.0	0	0.0	0	0.0	2	50.0	4	-	-
Q3 2014	5	31.3	7	43.8	2	12.5	1	6.3	1	6.3	16	-	270,809
Year-to-date 2015	6	17.1	10	28.6	7	20.0	6	17.1	6	17.1	35	-	296,129
Year-to-date 2014	7	25.9	9	33.3	6	22.2	4	14.8	1	3.7	27	-	270,809
Tecumseh Town													
Q3 2015	0	0.0	0	0.0	0	0.0	3	60.0	2	40.0	5	-	-
Q3 2014	1	9.1	3	27.3	2	18.2	3	27.3	2	18.2	11	-	392,010
Year-to-date 2015	0	0.0	2	16.7	0	0.0	6	50.0	4	33.3	12	-	-
Year-to-date 2014	1	6.3	3	18.8	2	12.5	3	18.8	7	43.8	16	-	392,010
Windsor CMA													
Q3 2015	4	4.3	17	18.5	12	13.0	33	35.9	26	28.3	92	400,000	433,072
Q3 2014	26	13.1	45	22.7	36	18.2	59	29.8	32	16.2	198	335,000	358,389
Year-to-date 2015	28	8.2	75	21.9	41	12.0	112	32.7	87	25.4	343	375,000	412,006
Year-to-date 2014	57	16.2	80	22.7	60	17.0	104	29.5	51	14.5	352	330,000	351,992

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
Third Quarter 2015

Submarket	Q3 2015	Q3 2014	% Change	YTD 2015	YTD 2014	% Change
Windsor City	406,811	320,735	26.8	386,335	306,202	26.2
LaSalle Town	525,191	423,987	23.9	459,049	437,927	4.8
Lakeshore Town	418,960	376,187	11.4	422,133	367,624	14.8
Amherstburg Town	--	--	n/a	--	--	n/a
Tecumseh Town	--	392,010	n/a	--	392,010	n/a
Windsor CMA	433,072	358,389	20.8	412,006	351,992	17.0

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Windsor Third Quarter 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	249	-29.1	347	679	710	48.9	172,108	4.1	180,828
	February	296	-21.7	371	550	649	57.2	178,563	4.4	185,422
	March	376	-10.0	398	729	686	58.0	172,638	-3.7	174,944
	April	500	-4.2	450	954	793	56.7	186,651	7.0	186,101
	May	563	0.9	472	970	783	60.3	183,391	-0.3	180,966
	June	526	5.8	451	875	753	59.9	198,176	7.7	187,220
	July	650	16.7	497	1,023	861	57.7	199,409	9.6	191,489
	August	566	13.9	540	779	785	68.8	189,180	1.0	185,112
	September	486	3.6	457	828	791	57.8	188,114	3.0	188,603
	October	456	0.2	454	728	749	60.6	190,095	2.7	187,939
	November	411	10.5	498	584	759	65.6	186,149	7.8	190,083
	December	253	-5.2	399	380	760	52.5	181,228	-1.3	186,995
2015	January	305	22.5	455	688	723	62.9	169,280	-1.6	178,087
	February	390	31.8	485	571	681	71.2	186,612	4.5	192,633
	March	498	32.4	507	855	787	64.4	193,209	11.9	193,935
	April	636	27.2	537	950	764	70.3	193,722	3.8	191,308
	May	630	11.9	536	1,032	848	63.2	205,695	12.2	201,189
	June	639	21.5	507	943	776	65.3	195,010	-1.6	190,034
	July	685	5.4	529	962	823	64.3	200,641	0.6	195,522
	August	626	10.6	538	839	816	65.9	213,051	12.6	208,218
	September	543	11.7	512	752	753	68.0	192,607	2.4	192,983
	October									
	November									
	December									
	Q3 2014	1,702	11.8		2,630			192,782	4.8	
	Q3 2015	1,854	8.9		2,553			202,478	5.0	
	YTD 2014	4,212	-0.8		7,387			187,453	4.3	
	YTD 2015	4,952	17.6		7,592			196,573	4.9	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
Third Quarter 2015

		Interest Rates			NHPI, Total, Windsor CMA 2007=100	CPI, 2002 =100 (Ontario)	Windsor Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	100.5	123.3	157.1	6.9	61.0	838
	February	595	3.14	5.24	101.1	124.6	156.1	7.4	61.0	833
	March	581	3.14	4.99	101.1	125.1	155.5	7.6	60.8	836
	April	570	3.14	4.79	101.1	125.9	153.0	8.9	60.6	835
	May	570	3.14	4.79	101.3	126.5	152.8	9.1	60.6	836
	June	570	3.14	4.79	101.3	126.9	152.2	9.3	60.5	844
	July	570	3.14	4.79	101.3	126.5	153.9	9.0	61.0	849
	August	570	3.14	4.79	101.3	126.5	154.4	9.2	61.2	858
	September	570	3.14	4.79	101.3	126.7	155.4	9.1	61.5	874
	October	570	3.14	4.79	101.1	126.8	156.2	9.4	62.0	877
	November	570	3.14	4.79	101.1	126.3	156.6	9.4	62.1	879
	December	570	3.14	4.79	101.1	125.4	158.1	9.7	62.9	861
2015	January	570	3.14	4.79	101.1	125.3	158.9	9.4	62.9	853
	February	567	2.89	4.74	101.1	126.2	160.5	9.6	63.6	850
	March	567	2.89	4.74	101.1	127.1	159.9	11.1	64.4	859
	April	561	2.89	4.64	101.1	126.9	159.8	11.5	64.6	879
	May	561	2.89	4.64	101.4	127.7	161.1	11.0	64.8	883
	June	561	2.89	4.64	101.4	128.2	164.6	8.9	64.7	884
	July	561	2.89	4.64	101.4	128.4	164.2	8.7	64.3	881
	August	561	2.89	4.64	101.5	128.0	160.5	9.0	63.0	877
	September	561	2.89	4.64		127.8	156.0	9.7	61.7	877
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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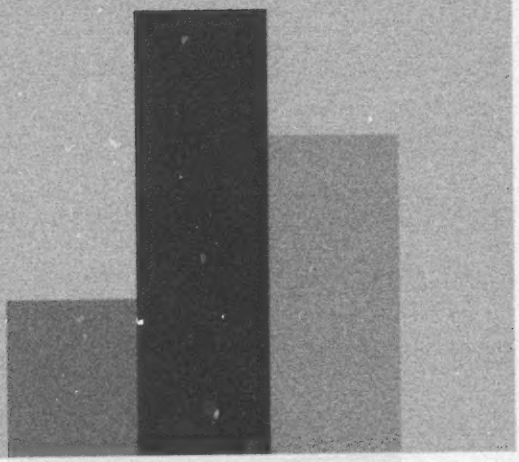

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